

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RENO L. BENIGNI, SR.
LAURA L. BENIGNI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-25169 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/29/2017 and confirmed on 2/9/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		39,861.27
Less Refunds to Debtor	811.77	
TOTAL AMOUNT OF PLAN FUND		39,049.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	1,949.06	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,949.06

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PITTSBURGH WATER & SEWER AUTHOR Acct: G139	627.66	627.66	158.22	785.88
	BANK OF NEW YORK MELLON Acct: 5827	12,481.93	12,481.93	1,003.39	13,485.32
	BANK OF NEW YORK MELLON Acct: 5827	4,883.47	4,883.47	0.00	4,883.47
					19,154.67

Priority					
	MATTHEW M BRENNAN ESQ Acct:	0.00	0.00	0.00	0.00
	RENO L. BENIGNI, SR. Acct:	0.00	0.00	0.00	0.00
	RENO L. BENIGNI, SR. Acct:	426.10	426.10	0.00	0.00
	RENO L. BENIGNI, SR. Acct:	385.67	385.67	0.00	0.00
	MATTHEW M BRENNAN ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 4084	2,588.24	2,588.24	0.00	2,588.24
	BANK OF NEW YORK MELLON Acct: 5827	0.00	0.00	0.00	0.00
					2,588.24

Unsecured					
	SLM BANK Acct: 5767	0.00	0.00	0.00	0.00
	SLM BANK Acct: 5767	0.00	0.00	0.00	0.00
	SLM BANK Acct: 5767	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 4084	0.00	0.00	0.00	0.00
	SLM BANK	0.00	0.00	0.00	0.00

17-25169 JAD

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4084				
	DUQUESNE LIGHT COMPANY*	911.28	911.28	0.00	911.28
	Acct: 9238				
	AMERICAN EXPRESS BANK FSB	964.60	964.60	0.00	964.60
	Acct: 1001				
	BANK OF AMERICA NA**	692.68	692.68	0.00	692.68
	Acct: 5733				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 4905				
	MIDLAND FUNDING LLC	1,892.09	1,892.09	0.00	1,892.09
	Acct: 4652				
	CAVALRY SPV I LLC - ASSIGNEE**	581.07	581.07	0.00	581.07
	Acct: 3228				
	MERRICK BANK	1,515.08	1,515.08	0.00	1,515.08
	Acct: 0139				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4708				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 0342				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 4273				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 0668				
	QUANTUM3 GROUP LLC AGNT - COMENI	270.36	270.36	0.00	270.36
	Acct: 2613				
	LVNV FUNDING LLC, ASSIGNEE	1,078.59	1,078.59	0.00	1,078.59
	Acct: 2316				
	LVNV FUNDING LLC, ASSIGNEE	562.54	562.54	0.00	562.54
	Acct: 4678				
	DISCOVER BANK(*)	1,707.04	1,707.04	0.00	1,707.04
	Acct: 1999				
	CAPITAL ONE NA**	202.66	202.66	0.00	202.66
	Acct: 1394				
	PNC BANK NA	663.10	663.10	0.00	663.10
	Acct: 6040				
	BUREAUS INVESTMENT GROUP PORTFC	382.18	382.18	0.00	382.18
	Acct: 6125				
	BUREAUS INVESTMENT GROUP PORTFC	360.50	360.50	0.00	360.50
	Acct: 2682				
	US BANK	0.00	0.00	0.00	0.00
	Acct: 3582				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 4084				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 5403				
	INTERNAL REVENUE SERVICE*	573.76	573.76	0.00	573.76
	Acct: 4084				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct: 1028				
	ELIZABETH BENIGNI	0.00	0.00	0.00	0.00
	Acct:				
	THE BUREAUS	0.00	0.00	0.00	0.00
	Acct:				
	BANK OF NEW YORK MELLON	0.00	0.00	0.00	0.00
	Acct: 5827				
	JILL MANUEL-COUGHILIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
					12,357.53

TOTAL PAID TO CREDITORS

34,100.44

TOTAL CLAIMED

PRIORITY 2,588.24

SECURED 17,993.06

UNSECURED 12,357.53

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RENO L. BENIGNI, SR.
LAURA L. BENIGNI
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-25169 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Reno L. Benigni, Sr.
Laura L. Benigni
Debtors

Case No. 17-25169-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 24, 2021

User: jfur
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Reno L. Benigni, Sr., Laura L. Benigni, 1657 Dagmar Ave., Pittsburgh, PA 15216-3621
cr	Duquesne Light Company, c/o Allison L. Carr, 2200 Gulf Tower, Pittsburgh, PA 15219
cr	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	US Department of Education, P O Box 16448, Saint Paul, MN 55116-0448
14775537	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14752055	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14752056	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14897582	+ Bank of America, PO Box 31785, Tampa FL 33631-3785
14787854	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14776207	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787636	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
14752067	+ Elizabeth Benigni, 1325 Orangewood Ave., Pittsburgh, PA 15216-3815
14752071	Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14781168	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14752073	+ The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
14770959	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
14752075	+ Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14781287	+ Email/PDF: rmscedi@recoverycorp.com	Nov 24 2021 23:57:44	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14752057	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:28	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14752058	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:23	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14752059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 24 2021 23:22:19	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14752061	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 24 2021 23:22:29	Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14752062	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 24 2021 23:22:29	Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
14752063	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 24 2021 23:22:29	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14752064	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: jfur

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Date Rcvd: Nov 24, 2021

Form ID: pdf900

Total Noticed: 42

		Nov 24 2021 23:13:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14752065	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 24 2021 23:22:19	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14756344	Email/Text: mrdiscen@discover.com	Nov 24 2021 23:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14752066	+ Email/Text: mrdiscen@discover.com	Nov 24 2021 23:13:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14784006	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 24 2021 23:13:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14752068	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 24 2021 23:13:00	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
14752060	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 24 2021 23:22:22	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14752069	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 24 2021 23:13:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14787868	Email/PDF: resurgentbknottifications@resurgent.com	Nov 24 2021 23:22:25	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14788106	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 24 2021 23:22:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14775394	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 24 2021 23:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14752070	+ Email/PDF: pa_dc_claims@navient.com	Nov 24 2021 23:22:28	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14752072	Email/Text: Bankruptcy.Notices@pnc.com	Nov 24 2021 23:13:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14789213	Email/Text: Bankruptcy.Notices@pnc.com	Nov 24 2021 23:13:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14779873	+ Email/PDF: rmscedi@recoverycorp.com	Nov 24 2021 23:57:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14784801	Email/Text: bnc-quantum@quantum3group.com	Nov 24 2021 23:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14770292	Email/PDF: pa_dc_claims@navient.com	Nov 24 2021 23:22:18	SLM Bank c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14752074	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 24 2021 23:13:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A
cr		THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A.
cr		The Bank of New York Mellon Trust Company, Et al.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14788249	*	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: jfur

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Date Rcvd: Nov 24, 2021

Form ID: pdf900

Total Noticed: 42

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor The Bank of New York Mellon Trust Company Et al. pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank of New York Mellon Trust Company Et al. bankruptcy@powerskirm.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A mmiksich@kmlawgroup.com
Matthew M. Brennan	on behalf of Debtor Reno L. Benigni Sr. attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Joint Debtor Laura L. Benigni attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. pawb@fedphe.com
TOTAL: 11	